

PARKVALE SAVINGS BANK

	CPP Disbursement Date 12/23/2008	Cert 30237	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,915	\$1,788	-6.6%		
Loans	\$1,067	\$1,031	-3.4%		
Construction & development	\$13	\$9	-27.6%		
Closed-end 1-4 family residential	\$756	\$715	-5.4%		
Home equity	\$62	\$74	18.8%		
Credit card	\$1	\$2	14.9%		
Other consumer	\$40	\$36	-10.5%		
Commercial & Industrial	\$44	\$39	-10.4%		
Commercial real estate	\$115	\$119	3.3%		
Unused commitments	\$115	\$124	7.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$258	\$253	-1.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$327	\$253	-22.6%		
Cash & balances due	\$147	\$124	-16.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0	-100.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0	-100.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,740	\$1,647	-5.4%		
Deposits	\$1,528	\$1,461	-4.4%		
Total other borrowings	\$202	\$177	-12.1%		
FHLB advances	\$186	\$166	-10.9%		
Equity					
Equity capital at quarter end	\$174	\$141	-19.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	6.5%	--		
Tier 1 risk based capital ratio	11.2%	10.1%	--		
Total risk based capital ratio	12.2%	11.2%	--		
Return on equity ¹	6.3%	5.2%	--		
Return on assets ¹	0.6%	0.4%	--		
Net interest margin ¹	2.2%	2.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	46.5%	48.8%	--		
Loss provision to net charge-offs (qtr)	51.8%	63.3%	--		
Net charge-offs to average loans and leases ¹	0.8%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.8%	0.0%	0.0%	0.2%	--
Closed-end 1-4 family residential	2.9%	3.1%	0.3%	0.2%	--
Home equity	0.4%	0.5%	0.1%	0.0%	--
Credit card	0.0%	0.6%	0.0%	0.0%	--
Other consumer	0.9%	0.6%	0.3%	0.0%	--
Commercial & Industrial	4.8%	7.8%	0.0%	0.1%	--
Commercial real estate	4.1%	0.8%	0.0%	0.0%	--
Total loans	2.9%	2.6%	0.2%	0.1%	--